

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
Corey Michael Baynard	§	Case No. 16-33958
Amanda Carrie Baynard	§	
	§	
Debtors	§	

---

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/25/2016 . The undersigned trustee was appointed on 10/25/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 111,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	34,973.65
Bank service fees	79.13
Other payments to creditors	11,205.22
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	7,500.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 57,742.00

---

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 07/12/2017 and the deadline for filing governmental claims was 07/12/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 8,450.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 8,450.00 , for a total compensation of \$ 8,450.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 507.84 , for total expenses of \$ 507.84 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/06/2018 By: /s/Cindy M. Johnson, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

---

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Document Page 3 of 15  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No:	16-33958	PSH	Judge:	Pamela S. Hollis	Trustee Name:	Cindy M. Johnson, Trustee
Case Name:	Corey Michael Baynard				Date Filed (f) or Converted (c):	10/25/2016 (f)
	Amanda Carrie Baynard				341(a) Meeting Date:	11/16/2016
For Period Ending:	01/06/2018				Claims Bar Date:	07/12/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2508 Lotus Lane Crest Hill II 60403-0000 Will	125,000.00	125,000.00		19,000.00	FA
2. 2011 Chevrolet Traverse Mileage: 85,000	10,000.00	10,000.00		0.00	FA
3. Furniture	1,000.00	0.00		0.00	FA
4. Pnc Checking	806.00	0.00		0.00	FA
5. Fidelity	38.00	0.00		0.00	FA
6. Employer - 401K	1,000.00	0.00		0.00	FA
7. Life Insurance Through Employer	0.00	0.00		0.00	FA
8. Pnc Savings (u)	72.00	0.00		0.00	FA
9. Personal Injury Claim (u)	0.00	92,500.00		92,500.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$137,916.00	\$227,500.00		\$111,500.00      \$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee administered equity in Amanda Baynard's home. After submitting a final report to the UST, Trustee contacted by personal injury attorneys advising Amanda Baynard had an injury claim. Trustee withdrew final report and obtained order approving settlement (doc. 85 on 12/15/17). Finishing up negotiating medical liens.

RE PROP # 1 -- Debtor made an offer to buyout the estate's interest in the home (approved doc. \_\_) so that Trustee would not avoid preferential lien given to Amanda Baynard's mother, Christine Smith)

RE PROP # 9 -- Exemption disallowed in amount of \$7,500.00 and allowed in amount of \$7,500.00 (doc. 86)

Case 16-33958 Doc 87 Filed 02/26/18 Entered 02/26/18 12:47:39 Desc Main Document Page 4 of 15

Exhibit A

Case 16-33958 Doc 87 Filed 02/26/18 Entered 02/26/18 12:47:39 Desc Main

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-33958  
Case Name: Corey Michael Baynard  
Amanda Carrie Baynard

Trustee Name: Cindy M. Johnson, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0418  
Checking

Exhibit B

Taxpayer ID No: XX-XXX7689  
For Period Ending: 01/06/2018

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/01/17	1	Amanda Baynard	Buy out interest in the estate	1110-000	\$19,000.00		\$19,000.00
06/30/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$22.77	\$18,977.23
07/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$28.20	\$18,949.03
08/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$28.16	\$18,920.87
09/28/17	101	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Accountant Fees	3410-000		\$1,736.50	\$17,184.37
09/28/17	102	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Accountant Expenses	3420-000		\$20.80	\$17,163.57
12/18/17	9	Lavelle Law LTD 501 W. Colfax St Palatine, IL 60067	Personal injury claim Debtor 2 Amanda Baynard Only	1242-000	\$92,500.00		\$109,663.57
12/28/17	103	Lavelle Law, Ltd. 1933 North Meacham Road Suite 600 Schaumburg, IL 60173  Attention: Joseph V. Vito	Attorney fees	3210-000		\$20,555.55	\$89,108.02
12/28/17	104	Lavelle Law, Ltd. 1933 North Meacham Road Suite 600 Schaumburg, IL 60173  Attention: Joseph V. Vito	Attorney expenses	3220-000		\$510.57	\$88,597.45
12/28/17	105	Hupy & Abraham, S.C. 6475 Washington Street, Suite 105 Gurnee, IL 60031  Attn: Vito J. Manicioto	Attorney fees	3210-000		\$10,377.78	\$78,219.67

Case 16-33958 Doc 87 Filed 02/26/18 Entered 02/26/18 12:47:39 Desc Main

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-33958

Trustee Name: Cindy M. Johnson, Trustee

Case Name: Corey Michael Baynard

Bank Name: BOK Financial

Amanda Carrie Baynard

Account Number/CD#: XXXXXX0418

Checking

Taxpayer ID No: XX-XXX7689

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 01/06/2018

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/28/17	106	Hupy & Abraham, S.C. 6475 Washington Street, Suite 105 Gurnee, IL 60031  Attn: Vito J. Manicioto	Attorney fees	3220-000		\$1,772.45	\$76,447.22
12/28/17	107	Amanda Carrie Baynard 2508 LOTUS LANE CREST HILL, IL 60403	Exemption	8100-002		\$7,500.00	\$68,947.22
12/28/17	108	Neurological Surgery & Spine Surgery c/o Precision Services, Inc. P.O. Box 716 Beecher, Illinois 60401	Payment of a secured lein on personal property	4210-000		\$1,675.96	\$67,271.26
01/06/18	109	The Rawlings Company ATTN: Olivia T. Farmer Reference No. 63577514 The Rawlings Company, Subrogation Division P.O. Box 2000 LaGrange, Kentucky 40031-2000	Payment of a secured lein on personal property	4210-000		\$2,029.26	\$65,242.00
01/06/18	110	Daniel O'Connor-D.C. O'Connor Chiropractic 6490 W. Caton farm Rd. Plainfield, Illinois 60586	Payment of a secured lein on personal property	4210-000		\$4,500.00	\$60,742.00
01/06/18	111	Adventist Bolingbrook Hospital c/o Law Offices of Neil J. Greene, LLC 250 Parkway Drive Suite 150 Lincolnshire, IL 60069-4300	Payment of a secured lein on personal property	4210-000		\$3,000.00	\$57,742.00

COLUMN TOTALS	\$111,500.00	\$53,758.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$111,500.00	\$53,758.00
Less: Payments to Debtors	\$0.00	\$7,500.00
Net	\$111,500.00	\$46,258.00

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX0418 - Checking	\$111,500.00	\$46,258.00	\$57,742.00
	-----	-----	-----
	\$111,500.00	\$46,258.00	\$57,742.00
	<hr/>		
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$111,500.00		
Total Gross Receipts:	\$111,500.00		

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 16-33958

Date: January 6, 2018

Debtor Name: Corey Michael Baynard

Claims Bar Date: 7/12/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
99 8100	Amanda Carrie Baynard 2508 LOTUS LANE CREST HILL, IL 60403	Administrative	Exemption disallowed in part and allowed in part (doc. 86)	\$15,000.00	\$15,000.00	\$7,500.00
100 2100	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$8,450.00	\$8,450.00
100 2200	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$507.84	\$507.84
100 3210	Hupy & Abraham, S.C. 6475 Washington Street, Suite 105 Gurnee, IL 60031  Attn: Vito J. Manicioto	Administrative	order approving at doc. 85	\$0.00	\$10,377.78	\$10,377.78
100 3210	Lavelle Law, Ltd. 1933 North Meacham Road Suite 600 Schaumburg, IL 60173  Attention: Joseph V. Vito	Administrative	order approving at doc. 85	\$0.00	\$20,555.55	\$20,555.55
100 3220	Hupy & Abraham, S.C. 6475 Washington Street, Suite 105 Gurnee, IL 60031  Attn: Vito J. Manicioto	Administrative	order approving at doc. 85	\$0.00	\$1,772.45	\$1,772.45
100 3220	Lavelle Law, Ltd. 1933 North Meacham Road Suite 600 Schaumburg, IL 60173  Attention: Joseph V. Vito	Administrative	order approving at doc. 85	\$0.00	\$510.57	\$510.57
100 3410	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Administrative		\$0.00	\$1,736.50	\$1,736.50
100 3420	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Administrative		\$0.00	\$20.80	\$20.80



## ANALYSIS OF CLAIMS REGISTER

Case Number: 16-33958

Date: January 6, 2018

Debtor Name: Corey Michael Baynard

Claims Bar Date: 7/12/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
18 280 5800	Illinois Department of Revenue Bankruptcy Section P.O. Box 19035 Springfield, Illinois 62794-9035	Priority	Claim was filed 9/19/17, after bar date passed. But, Trustee is deeming this claim as timely under Sec. 726(a)(2)(c) since Trustee has determined that the creditor did not receive notice of this bankruptcy case in time to file a claim before the bar date.	\$0.00	\$784.00	\$784.00
1 300 7100	Lexington SI Trust Ii Xerox Education Services, Llc Dba Acs Education Services 501 Bleecker St. Utica, Ny 13501	Unsecured		\$9,136.00	\$8,802.96	\$8,802.96
2 300 7100	Quantum3 Group Llc As Agent For Comenity Bank Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$446.00	\$483.75	\$483.75
3 300 7100	Irs Po Box 7346 Philadelphia, Pa 19122	Unsecured		\$1,100.00	\$5,355.45	\$5,355.45
4 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$4,194.00	\$4,310.28	\$4,310.28
5 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$814.00	\$2,217.07	\$2,217.07
6 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$2,108.00	\$887.76	\$887.76
7 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Fnbn, Llc Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$1,088.00	\$1,163.10	\$1,163.10
8 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$135.00	\$481.83	\$481.83

## ANALYSIS OF CLAIMS REGISTER

Case Number: 16-33958

Date: January 6, 2018

Debtor Name: Corey Michael Baynard

Claims Bar Date: 7/12/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
9 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$639.00	\$842.29	\$842.29
10 300 7100	Comenity Capital Bank C/O Weinstein & Riley P.S. 2001 Western Ave Ste. 400 Seattle, Wa 98121	Unsecured		\$446.00	\$3,389.69	\$3,389.69
11 300 7100	Christine M Smith 2300 Beau Monde Lane, Unit 106 Lisle Il 0532	Unsecured		\$42,000.00	\$42,000.00	\$42,000.00
12 300 7100	Verizon By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Unsecured		\$1,696.00	\$1,663.84	\$1,663.84
13 300 7100	T Mobile/T-Mobile Usa Inc By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Unsecured		\$0.00	\$2,221.97	\$2,221.97
14 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$651.00	\$686.29	\$686.29
15 300 7100	U. S. Department Of Education C/O Fedloan Servicing P. O. Box 69184 Harrisburg, Pa 17106-9184	Unsecured		\$40,625.00	\$47,340.57	\$47,340.57
16 300 7100	Directv, Llc By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Unsecured		\$0.00	\$381.42	\$381.42
17 300 7100	Sterling Jewelers Inc. C/O Five Lakes Agency, Inc. P.O. Box 80730 Rochester, Mi 48308-0730	Unsecured		\$124.00	\$136.38	\$136.38

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 16-33958

Date: January 6, 2018

Debtor Name: Corey Michael Baynard

Claims Bar Date: 7/12/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
18 a 380 7300	Illinois Department of Revenue Bankruptcy Section P.O. Box 19035 Springfield, Illinois 62794-9035	Unsecured	Claim was filed 9/19/17, after bar date passed. But, Trustee is deeming this claim as timely under Sec. 726(a)(2)(c) since Trustee has determined that the creditor did not receive notice of this bankruptcy case in time to file a claim before the bar date.	\$0.00	\$439.99	\$439.99
400 4210	Adventist Bolingbrook Hospital c/o Law Offices of Neil J. Greene, LLC 250 Parkway Drive Suite 150 Lincolnshire, IL 60069-4300	Secured	order approving at doc. 85	\$0.00	\$3,000.00	\$3,000.00
400 4210	Daniel O'Connor-D.C. O'Connor Chiropractic 6490 W. Caton farm Rd. Plainfield, Illinois 60586	Secured	order approving at doc. 85	\$0.00	\$4,500.00	\$4,500.00
400 4210	Neurological Surgery & Spine Surgery c/o Precision Services, Inc. P.O. Box 716 Beecher, Illinois 60401	Secured	order approving at doc. 85	\$0.00	\$1,675.96	\$1,675.96
400 4210	The Rawlings Company ATTN: Olivia T. Farmer Reference No. 63577514 The Rawlings Company, Subrogation Division P.O. Box 2000 LaGrange, Kentucky 40031-2000	Secured	order approving at doc. 85	\$0.00	\$2,029.26	\$2,029.26
Case Totals				\$120,202.00	\$193,725.35	\$186,225.35

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

# TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-33958

Case Name: Corey Michael Baynard

Amanda Carrie Baynard

Trustee Name: Cindy M. Johnson, Trustee

Balance on hand \$ 57,742.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	The Rawlings Company	\$ 2,029.26	\$ 2,029.26	\$ 2,029.26	\$ 0.00
	Neurological Surgery & Spine Surgery	\$ 1,675.96	\$ 1,675.96	\$ 1,675.96	\$ 0.00
	Daniel O'Connor-D.C.	\$ 4,500.00	\$ 4,500.00	\$ 4,500.00	\$ 0.00
	Adventist Bolingbrook Hospital	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 57,742.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 8,450.00	\$ 0.00	\$ 8,450.00
Trustee Expenses: Cindy M. Johnson	\$ 507.84	\$ 0.00	\$ 507.84
Attorney for Trustee Fees: Lavelle Law, Ltd.	\$ 20,555.55	\$ 20,555.55	\$ 0.00
Attorney for Trustee Expenses: Lavelle Law, Ltd.	\$ 510.57	\$ 510.57	\$ 0.00

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Accountant for Trustee Fees: Alan D. Lasko & Associates, P.C.	\$ 1,736.50	\$ 1,736.50	\$ 0.00
Accountant for Trustee Expenses: Alan D. Lasko & Associates, P.C.	\$ 20.80	\$ 20.80	\$ 0.00
Other: Hupy & Abraham, S.C.	\$ 10,377.78	\$ 10,377.78	\$ 0.00
Other: Hupy & Abraham, S.C.	\$ 1,772.45	\$ 1,772.45	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 8,957.84

Remaining Balance \$ 48,784.16

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 784.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
18	Illinois Department of Revenue Bankruptcy Section	\$ 784.00	\$ 0.00	\$ 784.00

Total to be paid to priority creditors \$ 784.00

Remaining Balance \$ 48,000.16

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 122,364.65 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 39.2 percent, plus interest (if

applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Lexington Sl Trust Ii	\$ 8,802.96	\$ 0.00	\$ 3,453.15
2	Quantum3 Group Llc As Agent For	\$ 483.75	\$ 0.00	\$ 189.76
3	Irs	\$ 5,355.45	\$ 0.00	\$ 2,100.79
4	Capital One Bank (Usa), N.A.	\$ 4,310.28	\$ 0.00	\$ 1,690.80
5	Capital One Bank (Usa), N.A.	\$ 2,217.07	\$ 0.00	\$ 869.69
6	Capital One Bank (Usa), N.A.	\$ 887.76	\$ 0.00	\$ 348.24
7	Pyod, Llc Its Successors And Assigns As Assignee	\$ 1,163.10	\$ 0.00	\$ 456.25
8	Pyod, Llc Its Successors And Assigns As Assignee	\$ 481.83	\$ 0.00	\$ 189.01
9	Pyod, Llc Its Successors And Assigns As Assignee	\$ 842.29	\$ 0.00	\$ 330.41
10	Comenity Capital Bank	\$ 3,389.69	\$ 0.00	\$ 1,329.68
11	Christine M Smith	\$ 42,000.00	\$ 0.00	\$ 16,475.40
12	Verizon	\$ 1,663.84	\$ 0.00	\$ 652.68
13	T Mobile/T-Mobile Usa Inc	\$ 2,221.97	\$ 0.00	\$ 871.62
14	Capital One, N.A.	\$ 686.29	\$ 0.00	\$ 269.21
15	U. S. Department Of Education	\$ 47,340.57	\$ 0.00	\$ 18,570.35
16	Directv, Llc	\$ 381.42	\$ 0.00	\$ 149.62
17	Sterling Jewelers Inc.	\$ 136.38	\$ 0.00	\$ 53.50

Total to be paid to timely general unsecured creditors \$ 48,000.16

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 439.99 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
18 a	Illinois Department of Revenue Bankruptcy Section	\$ 439.99	\$ 0.00	\$ 0.00

Total to be paid to subordinated unsecured creditors \$ 0.00

Remaining Balance \$ 0.00